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Here Comes Your Future!



ISSUE

Your Future

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SSA AND THE INTERNET

This fall, 125 million

workers will begin receiving annual *Social Security Statements* that will literally put their financial futures in their hands.

Approximately 10 million statements will be delivered each month, with workers receiving their statements about three months before their birthdays. So, if you were born in January, check your mailbox in October for your Social Security Statement.

As Social Security Commissioner Kenneth Apfel pointed out in announcing the service, "Whether you are young or old, male or female, single or with a family, it is never too soon to plan for your future. The Social Security Statement will help Americans prepare today for their financial security tomorrow".

Beginning in October, Social Security will be sending an annual statement to workers who are 25 or older who do not already receive Social Security benefits. If you receive a Social Security Statement, it will show your earnings record and an estimate of the Social Security benefits you and your family can expect to receive when you are eligible. Since the statement provides an estimate of your retirement, disability and survivors benefits, it can be a valuable tool to help you plan your financial future.

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Meet A Beneficiary



RADIO PIONEER NOW WORKS UNDERCOVER

trailblazer! The ultimate community activist! A citizen of the world! These are some of the ways you might describe Mary Holt of Cleveland, Ohio. Mary is a 77-year-old concierge at an exclusive apartment complex in Cleveland's posh downtown area.

Yet, this is only one part of what keeps Mary busy these days. She's also an undercover store detective in the various shops in the complex – a combination of shopping mall, office building, apartments and a major hotel.

One would think this would be a full schedule for someone 50 years younger, but somehow Mary also finds time to run a travel agency she started 39 years ago.

But before she did any of these jobs, Mary had another career. Mary Holt was the first woman to become a licensed radio and television engineer and broadcaster in Ohio. She started at WSRS-AM in 1947 and later worked at WJW-AM and WJM0-AM. In all, Mary worked in radio and television for 29 years.

She got involved in radio nearly by accident. "It was a real shocker. I managed a radio shop a friend had bought. We purchased some air time to boost business. I did the commercials and put together my own show," Mary says.

During every show a broadcast engineer worked with her to make sure the show aired properly. "I got my class one FCC broadcast engineer license because I got tired of the boys saying, 'Alright, who's going to baby-sit Mary today," she explains. Mary passed the license exam on her first try shocking them all.

The show, "Cindy Lou," became so popular in the late 40s and throughout the 50s in Cleveland that factories would stop work so that their employees could hear Mary as the voice of Cindy Lou. Cindy Lou was a country girl from the back woods of a small southern town that many people related to during that period. Of course, Mary was really a Fremont, Ohio native

"I think I like radio so much because the public never gets to see you," she says. She even had listeners who would mail her money every week unsolicited. As the years unfolded, Mary simply kept blazing a trail in radio so that other women and minorities could follow in her footsteps.

"It's been fun being a broadcast pioneer," she says". I look to see who

will follow me. I'm happy with the young women broadcasters, but some of the radio people do some things that I don't like," Mary says. She is especially critical of many of the shock jocks who dominate the airwaves with crude humor and sexual innuendo.

Always a businesswoman at heart, Mary started her travel agency in 1960 after her grandson David was born so she could visit him in California with discount air fares. She has literally traveled the world from Europe to the Middle East and throughout Africa as part of several safaris.

"I love travel. I've done six African safaris in East Africa, West Africa and North Africa. It's the best thing you can do," Mary says. "The experiences are new, you meet new people and you're exposed to different cultures."

Mary doesn't have to work; she simply chooses to because she loves it and has no use for a traditional retirement. "I really don't know what I'd do if I retired. I would like to do something overseas, maybe in South Africa. I believe I could be useful there," Mary says.

Mary receives Social Security retirement benefits on her second husband's record. He was a prominent podiatrist who built a large clientele with the help of Mary and her vast listening audience. Mary was actually the president of a national podiatrist's organization for women at one time. Even though the marriage ended after 10 years, Mary has a sense of humor about it. "He came to me one day and said he had decided that he wanted someone younger. I didn't stand in his way, but I did have the locks changed within the hour," she says.

A divorced spouse can get benefits on a former husband's or wife's Social Continued on pg. 6

Commissioner's Message

COURT SHUTS DOWN FEDERAL RECORD SERVICE CORPORATION

In a civil suit brought by the U.S. Attorney against the Federal Record Service Corporation, a federal judge has issued a preliminary injunction, bringing the company's operations to a halt. The judge's order stops the Federal Record Service Corporation from sending misleading solicitations, freezes the corporation's assets and authorizes the U.S. Postal Service to detain all incoming mail.

This is welcome news to us, because, for far too long, Federal Record Service has been picking the pocket of the American public through deceptive practices in an effort to sell an unnecessary service.

The suit alleges that Federal Record Service misleads and defrauds the public through solicitations that claim to help people get Social Security cards for newborns or replacement cards for newlyweds. Federal Record Service charges a \$15 fee for services that we provide for free. Many con-



sumers have complained that the mailings led them to believe that they were being contacted by Social Security or a company affiliated with us.

The judge's order provides that the detained mail be delivered to us. We will be responding to all mail sent by consumers to the Federal Record Service Corporation.

We have received more complaints about Federal Record Service than any other company. We have been working long and hard investigating and compiling information relating to the company's mailings and to develop the case and prepare it for court action.

We are happy to report that our efforts have paid off and that new parents and newlyweds will be spared from the company's deceptive practices.

Kinneth S. Appel

Kenneth S. Apfel, Commissioner of Social Security



KEEP IN MIND

APPOINTMENTS SAVE TIME

Are you ready to apply for Social Security? If so, you should know that you can set up an appointment to apply for benefits at your local Social Security office. Then you can do so when it's convenient for you. If you'd rather, you can even apply by phone instead of going to Social Security in person. For the location and phone number of your nearest Social Security office, call 1-800-772-1213 or check our website at www.ssa.gov.

KEEP IN MIND DIVORCED SPOUSES MAY BE ELIGIBLE FOR SOCIAL SECURITY

With divorce becoming more common, it's important to know that divorced spouses can get Social Security benefits, too. If you're divorced, you may be eligible for Social Security benefits or your ex-spouse's Social Security record if your marriage lasted for at least 10 years and you've been divorced for at least two.

KEEP IN MIND EXTRA CREDIT

If you'll be 65 this year and aren't planning to stop working, you should know that your Social Security benefit will be larger when you do retire. For each year that you continue working past 65, your benefits will increase 5.5 percent when you do retire.

KEEP IN MIND WAITING PERIOD IS FIVE MONTHS

If you're applying for Social Security disability benefits, you should know that there's a five-month waiting period from the onset of your disability. Your disability payments from Social Security will begin with the sixth full month of disability. For more information on Social Security disability payments, call Social Security at 1-800-772-1213.



Survey Measures How Much America Knows About Social Security

id you get a call about
Social Security from the
Gallup Organization last
year? If so, you weren't
alone. People in 4,000
households nationwide were contacted
to find out how much they know
about Social Security.

And the results? The results indicate that 55 percent of the public is knowledgeable about Social Security and has

a solid understanding of the basic programs and concepts. For example: 89 percent of the respondents knew that Social Security benefits depend on how much people earned; 83 percent knew that Social Security pays benefits

to workers who become disabled; 81 percent knew that Social Security taxes paid today are used for today's retired people; and 77 percent knew that Social Security is the largest source of income for most elderly Americans.

The survey was developed for Social Security by the Gallup Organization to measure the public's current knowledge of the Social Security programs. Getting an accurate measurement of what the public knows about Social Security now is the first step toward achieving one of the agency's strategic goals – strengthening public understanding of the Social Security programs. The goal calls for ensuring that

90 percent of Americans are "knowledgeable" about Social Security by the year 2005. To determine the knowledge level, Social Security and Gallup developed a list of 19 questions

of 19 correct answers (68 percent) defined as knowledgeable. To find out how your knowledge of Social Security stacks up, take the quiz on page 4.

The survey also revealed that Social Security efforts to educate the

Continued on pg.6



is published bimonthly to keep readers up to date on the Retirement, Survivors and Disability Insurance programs, Supplemental Security Income and Medicare. Permission is given to reprint articles, pictures and information. Please credit the Social Security Administration as the source. Direct correspondence to Editor, Social Security Today, 4-J-10 West High Rise, 6401 Security Boulevard, Baltimore, MD 21235-6401 or send e-mail to

Richard.W.Schwartz@ssa.gov. For more information about any of the items in Social Security Today, call Social Security at 1-800-772-1213, weekdays between 7 a.m. and 7 p.m. You can also get a variety of information about Social Security programs, including this publication, on the Internet at www.ssa.gov.

" HOW MUCH DO YOU KNOW?"



Ready to find out how much you know about Social Security? The following questions are similar to those used by the Gallup Organization to determine how much the public knows about Social Security There's no time limit but you should be able to answer the questions in about five minutes.

- 1. Social Security provides retirement benefits. (Agree, Disagree, Don't Know)
- 2. Social Security provides benefits to the families of workers who die. (Agree, Disagree, Don't Know)
- 3. Social Security pays for the food stamp program. (Agree, Disagree, Don't Know)
- 4. Social Security pays benefits to workers who become disabled. (Agree, Disagree, Don't Know)
- 5. Social Security benefits play a major role in keeping many senior citizens out of poverty. (Agree, Disagree, Don't Know)
- 6. Social Security is paid for by a tax on both workers and employers. (Agree, Disagree, Don't Know)
- 7. Social Security benefits go up automatically with the rise in the cost of living. (Agree, Disagree, Don't Know)
- 8. Social Security is the largest single source of income for most elderly Americans. (Agree, Disagree,
- 9. Some of the Social Security taxes go to pay for Supplemental Security Income. (Agree, Disagree, Don't Know)
- 10. What is the youngest age someone can retire today and start receiving full Social Security retirement benefits?
- 11. Is the age for full retirement benefits a. Fixed, or b. Will it rise in the future?
- 12. What is the youngest age someone can retire and still receive some Social Security retirement
- 13. Do all people who receive Social Security retirement benefits - a. Receive the same amount, or b. Does it depend on how much people earned when they were working?
- 14. Were Social Security retirement benefits, by themselves, designed to provide enough money for retired people to live on? (Yes, No, Don't Know)
- 15. What is the average monthly retirement benefit currently being paid to a retired worker? a. Less than \$500, b. \$500 to \$700, c. \$700 to \$900, d. \$900 to \$1100, e. \$1100 or more.
- 16. Are the Social Security taxes paid by workers today - a. Put away for their retirement, or b. Used right now to pay benefits to today's retired people.
- 17. There is significant fraud and abuse by people who aren't entitled to benefits. (Agree, Neither Agree or Disagree, Disagree)
- 18.. In the future, there will not be enough workers to pay for the benefits that retired people receive. (Agree, Neither Agree nor Disagree, Disagree)
- 19. The percentage of older Americans will about double between now and the year 2032. (Agree, Neither Agree nor Disagree, Disagree)

See next column for the answers.

ANSWERS TO " HOW MUCH DO YOU KNOW?

cure or me bolansanous

the age ot 65. By 2030 there will be about 70 million or 20 per-19. Agree. Today there are about 35 million Americans over

will be only about two.

Today there are about 3.3 workers per retiree. But by 2030 there 18. Agree. In 1960, there were 5.1 workers for each retiree.

OU), 2 YOU OU DAILUSAY NOTAN WIND THE DAY OF and abuse. In 1998, Social Security investigated over 6,000 T 7. Disagree. Social Security has a zero tolerance for fraud

Treasury securities to pay for benefits in the future. today's retires. What isn't used immediately is invested in

16. b. Today's Social Security taxes are used right now to pay

 $15.\ c.$ The average monthly benefit for a retired worker this

striam pensions, savings and other investments. 14. No. Plan to supplement your Social Security benefits with

on an aximum this year of \$1,373 per month for someone

мете working. Ніgher wage еаглегs гесеіve larger benefils, up 13. b. It depends on how much people earned when they төлі Зпічіээн әд П поу эті

теаисеа ву Си регселі to take into ассоині the longer period of 2 S. If you're retiring this year, your benefits will be

Ilui 198 of 78 ad of even linw ratel bne 0891 ni mod alqoaq end yllut si ə§neriə ərit nəriw bne yllenberi§ bəsier gniəd si 7 . b. Rise in the future. The age for full retirement benefits

10. *65.*

revenues of the U.S. Treasury: future. The SSI program is financed out of the general эн ин запистенных бед от развали але ло Аррот запистенных 9. Disagree. All FICA taxes go to pay Social Security

seineizitened bege to schiritor of aged beneficiaries. 8. Agree. Social Security provides 50 percent or more of the

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third quarter of one year to the third quarter of the next. The Price Index for urban production and clerical workers from the 7. Agree. Adjustments are based on changes in the Consumer

лоа уед эндоэд рэуогдтэ-тэг липоте этег 5/2,600. I nere is no imni on iviedicare taxes. Empioyers pay ine Social Security, 1.45 percent for Medicare) on wages up to 6. Agree. The FICA tax rate is 7.65 percent (6.20 percent for

sonil garies would fall below the poverty line. B. Agree. Without Social Security, 49.5 percent of all

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4. Agree. Social Security pays monthly benefits to four million

reral funds of the U.S. Treasury. 5. Disagree. The food stamp program is financed out of the

омі ізоште Зитрпізит 'әтдоәд иотніш иәләз иеті әлош иеті әлош 2. Agree. Social Security pays monthly survivors benefits to

about 30 million retired people. 1 Agree. Social Security pays monthly retirement benefits to

MORE USING

Direct deposit use hit a new milestone recently, according to the Treasury Department which issues benefit payments to millions of people every month. Seventy-five percent of all Social Security retirement, survivors and disability beneficiaries now use direct deposit to receive their monthly payments.

Since it was first introduced in 1975, more than 1.8 billion payments worth \$1.9 trillion have been made by direct deposit. In all of those years, not one direct deposit payment has ever been lost. In contrast, check thefts have doubled over the past 10 vears

What are the reasons more and more people are opting for direct deposit? Here's a rundown on some of the features people find especially appealing.

- Your check won't be lost or stolen.
- · You don't have to spend time standing in line on check day. This gives you more time to do the things you want to do.
- You don't have to worry about cashing your check if you're sick or out of town.
- · You have access to your money as soon as business opens on check day.
- If you're not already using direct deposit, why not join those who do and take advantage of this safe, convenient way to get your Social Security or Supplemental Security Income payments?

HOW DID YOU DO?

If you got 13 out of 19 of the questions correct, you are knowledgeable about Social Security. Social Security's goal is to ensure that nine out of 10 Americans meet at least this level of general knowledge. If you got less than 13 questions correct, it might be a good idea to brush up on your Social Security facts and figures. It's important for you to know what benefits Social Security provides so you can make sound plans for your long-term financial security. And the best place to start is at Social Security.

Call 1-800-772-1213 and ask for a free copy of the booklet, The Future of Social Security.

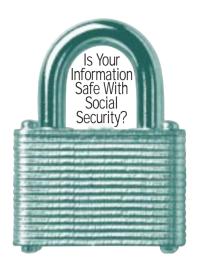
"Statement" from page 1

The Social Security Statement

is also an easy way to make sure your earnings are accurate on your Social Security record. This is an important point because your Social Security benefits are based on your wage record.

Social Security has been mailing statements, previously known as Personal Earnings and Benefit Estimate Statements, automatically to individuals in select age categories since 1995. To date, more than 70 million statements have been mailed automatically. In addition, about 37 million people have requested statements from Social Security since the service began in 1988.

The renamed statement was recently redesigned to make it easier to read and understand.



ver your lifetime, Social Security will collect a lot of information about you – your name and date of birth, your employers' names and addresses, how much you've earned, your address, even the name of your spouse. But is that information safe with Social Security?

Well, the answer is a resounding YES. All the information Social Security collects about you is kept confidential: it's protected by law. That means Social Security does not give out your information to credit agencies, mass mail marketers, collection agencies, not to former spouses, not even to members of your immediate family without your permission.

But it's up to you to help keep your records safe too. And here are some things you can do. First, keep your Social Security card in a safe place. Then, be careful giving out your Social Security number to others. Of course, you'll need to give your Social Security number to your employer. But other than that, know the organizations you're giving your Social Security number to, and find out why they need your number. You'll also want to find out if they will be sharing your number with other organizations.

When Social Security began keeping records, we decided to use a numerical identifier - your 9-digit Social Security number. A different number is assigned to each individual, which allows us to keep your information separate from other individual's records. Since then, the Social Security number has become an almost universal identifier. We can't stop other organizations from asking for your number, but you should know that giving it to them does not give them access to your Social Security records. The privacy of your records is guaranteed unless we're required or authorized by Federal law to give the information to another government agency. For example, the law authorizes us to verify the Social Security numbers of the dependents you claim on your tax return for the IRS. If a business or organization asks you for your Social Security number, you can refuse to give it to them. Of course, they are not required to provide you with the service you request without your number.

It also means that when you call Social Security with a specific question, we'll have to ask you some questions to verify your identity – your mother's maiden name, for example. And remember, when you call Social Security for information, we can only give you information about yourself. We cannot give your information to someone else unless you authorize it, even if you've asked that person to call for you.

Remember, protect your Social Security number. Be careful how you use it and keep it confidential whenever possible. And keep in mind that Social Security keeps the information we collect about you confidential.

REFUGEES GET THEIR NUMBERS

his spring, more than 3,000 Kosovo refugees who arrived in the United States at Fort Dix, NJ received U.S. Social Security cards. Taking their applications was handled by a dedicated team of employees from the New Jersey Social Security offices. The new arrivals needed Social Security numbers to find jobs, obtain medical coverage, open bank accounts, register for school, get driver's licenses, and secure other community services.

"We were proud that our country could be a safe haven to those whose lives were shattered," said Bob Pellegrini, who coordinated the effort for Social Security. "Issuing numbers was particularly difficult since the new arrivals had virtually no documentation. We relied on their Immigration and Naturalization Service identification. And of course, only a few refugees spoke any English and most of us spoke no Albanian at all. Fortunately, we had some help from our translators from the INS."

The first and youngest refugee to get a Social Security number was baby Amerikan Karaliju born just days after his parents arrived in the U.S. Of course, he became an instant U.S. citizen. His parents selected the name to reflect their sense of timing and good fortune.

number, applicants need documentary evidence of their age, identity and U.S. citizenship or, in this case, legal alien status. Processing an application for a Social Security number takes about a week, and most of the refugees had their cards in their departure packages before they left Fort Dix. Those who didn't were given instructions to contact their local Social Security office.



"Survey" from page 3



public are paying off. More than 20 percent of the public tried to get information about Social Security last year. Of those who received information

from Social Security, 91 percent rated the information as very or somewhat

People who said they received a Personal Earnings and Benefit Estimate Statement (now called the Social Security Statement, see page 1) had a significantly greater understanding of Social Security than those who did not get a statement. Sixty-nine percent of those who recalled receiving a statement were knowledgeable about Social Security. The knowledgeable level jumped to 75 percent for those who had an additional contact with Social

While the survey indicated that the public is knowledgeable about program basics and concepts of Social Security, it also revealed that the public is less knowledgeable about the technical features of Social Security. For example, less than half of the public correctly knows the youngest age one can retire and receive some Social Security benefits - 62.

Even if you weren't among the 4,000 people who participated in the survey last year, you may still be contacted later on. To keep track of its progress in educating the public, Social Security plans to conduct a survey each fall. The information from the surveys will be used to develop public education plans designed to improve everyone's understanding of Social Security in the future.

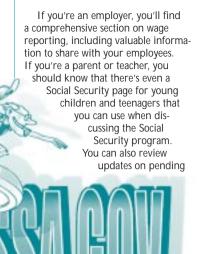
LETTER TO THE EDITOR: The article (May/June 1999) on the new Substantial Gainful Activity limit for disabled beneficiaries is incorrect. Supplemental Security Income beneficiaries who earn above \$700 per month do not lose eligibility on that basis. James Rhoades

Correct. The SGA limit applies only to Supplemental Security Income applicants, not to SSI recipients. However, the SGA limit does apply to both applicants and beneficiaries under the Social Security disability program. - Ed.



Looking for a convenient, way to take care of your business with Social Security and save time too? If so, just type www.ssa.gov the

next time you're on the Internet to access



Social Security Online. There's a wealth of information and services available to you at the click of a mouse, more than 10,000 pages in all. For example,

- request a copy of your earnings record and an estimate of the benefits you and your family will receive when eligible;
- find out how to file a claim for retirement or disability benefits;
- find out how to apply for a Social Security card, replace a lost card or change the name on your Social Security records;
- locate your nearest Social Security office: and
- get a statement verifying the amount of Social Security benefits you receive.

You can also download copies of booklets and fact sheets about Social Security disability, retirement and survivors benefits and the Supplemental Security Income program. Many pamphlets and fact sheets are available in both English and Spanish. There's also a list of publications available via Social Security's FAX Catalog, many of which are published in other languages as well. To reach the FAX Line call 1-888-475-7000.

legislation and program changes, as well as the text of the 1999 Social Security Trustees Report.

And best of all, you can access Social Security Online day or night, seven days a week, without getting a busy signal or waiting for an operator. Using the Internet can save you a valuable resource - time - when you want Social Security information or services in a hurry.

"Beneficiary" from page 2

Security record if the marriage lasted for at least 10 years. Generally, the divorced spouse must be 62 or older - 60 for divorced surviving spouses and still single. About 440,000 people get benefits from Social Security as divorced spouses or divorced surviving spouses.

It's obvious within five minutes of meeting Mary that she is a people person. The dignity and warmth she exudes is contagious. She maintains that the reason she still works is the human contact. "It's the people. If you're in a job that you just don't like, quit. Find something that you do like, you'll live longer and enjoy life more! If you like your work, you'll do a better job".



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